IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Resnick, et al.	§	Confirmation No.: 6113
Application No.: 09/734,988	§ §	Group Art Unit: 3692
Filed: December 11, 2000	§ §	Examiner: Elda G. Milef
For: Electronic Payment System	§ 8	Attorney Docket No.: 39048.21
Utilizing Intermediary Account	§	11001110, 200101 11011 250 10.21

Commissioner for Patents Mail Stop Amendment [AF] P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

DO NOT ENTER /EM/ In response to the final Office Action of February 25, 2009, entry of the following amendments and Remarks into the record of the above-identified application is respectfully requested. No additional fees are believed to be due in connection with this filing. Should any additional fees be required, please charge any such fees to Haynes & Boone's Deposit Account No. 08-1394.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 this paper.

Remarks/Arguments begin on page 8 of this paper.

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